



*The Commonwealth of Massachusetts
Commonwealth Health Insurance Connector Authority
One Ashburton Place, Room 805
Boston, MA 02108*

DEVAL PATRICK
Governor

TIM MURRAY
Lieutenant Governor

LESLIE KIRWAN
Board Chair

JON M. KINGSDALE
Executive Director

Board of the Commonwealth Health Insurance Connector Authority

Minutes

May 10, 2007

9:00 a.m. – 11:00 a.m.

One Ashburton Place

Boston, MA 02108

21st Floor Conference Room

Attendees: Leslie Kirwan, Jon Kingsdale, Rick Lord, Celia Wcislo, Dolores Mitchell, Charles Joffe-Halpern, Jonathan Gruber, Louis Malzone, Tom Dehner, and Nonnie Burnes.

- I. **Minutes:** Sec. Kirwan announced the resignation of Bruce Butler from the Connector Board and asked that the Connector draft a letter to Mr. Butler thanking him for his work. Minutes approved.
- II. **Executive Director's Report:** The vote on the Section 125 regulations scheduled for today will be postponed to June 5th, Jamie Katz will present changes to these regulations today. Also at the June 5th meeting the board will be updated on the work being done on minimum prescription coverage. Mr. Kingsdale alerted the board to a recent article in the Boston Business Journal on ERISA and that the board should be aware of the potential of an ERISA challenge. Hearings will be held on Minimum Creditable Coverage and affordability on May 16th at UMass Dartmouth, May 23rd at AIC College in Springfield, and May 29th in the Gardner Auditorium at the State House. Mr. Kingsdale announced that last week the Connector launched the new website and the Commonwealth Choice call center. The most meaningful enrollment numbers for Commonwealth Choice will be in July. Ms. Mitchell alerted the board to a positive piece in that day's New York Times.
- III. **Operations Report:** Rosemarie Day focused much of her operations report around the launch of Commonwealth Choice. The new call center received 500 calls on May 1 and nearly 4,000 calls overall. Work is being done on trying to understand why callers trying to go to Commonwealth Care end up in the wrong call center as well as tracking who requests fulfillment materials. There has been one paid enrollment so far and a number of applications. Since May 4th the new website has received 7,000 visits. The Section 125 handbook is on the website and employers have been calling for information. Ms. Wcislo requested there be a sec. 125 pamphlet that explains to employees their options. Ms. Day thanked the Commonwealth Choice operations team for their hard work on launching this program, as well as the Sub-Connector, CSC, and the health plans. Mr. Joffe-Halpern and Mr. Kingsdale shared that they had heard very good things about the call center. Ms. Day introduced Bob Nevins to take the board through the shopping experience on the website.

Mr. Nevins announced Scott Devonshire has been hired as the Director of IT Services for the Connector. The website provides a glossary of important terms and these definitions are available to users when they click on an underlined word. Mr. Gruber suggested that the website should try to make clear before a potential customer shops that the Young Adults plan is available to individuals only. Mr. Kingsdale explained that the web team is monitoring percentages of visitors and page views, which will be helpful in determining the effectiveness of advertising. Sec. Kirwan suggested the possibility of adjusting to the use of gross income. Responding to some question regarding the use of industry code Mr. Kingsdale explained that after the merger of the individual and small group industry code is used for the rating of individuals and is not used by all plans. The board thanked Mr. Nevins and his team for their work developing the website.

- IV. **Commonwealth Care Analysis:** Melissa Boudreault and Patrick Holland provided an update on some of the data that has come back from the program. As of May 1 there are 69,000 people enrolled in Commonwealth Care and almost 4,000 new members in plan types 2, 3, and 4 in April. Ms. Boudreault was happy to report that the vast majority of members are paying their premiums on time. The board briefly discussed the issue of disenrollment. The population served by MassHealth and Commonwealth Care is very fluid, as circumstances change people become eligible for different programs. The board requested enrollment numbers by geographic area. Outreach for Commonwealth Care is entering a new phase that will be much more community focused and centered on the benefits of insurance and individual responsibility. Ms. Boudreault also explained the program design of Commonwealth Care. Mr. Holland reviewed the demographics of the program. Members tended to be a little older and more located around Boston than anticipated. Demographics are expected to change, especially after the mandate. Mr. Holland explained the funds for the Connector within the SFY 2008 budget. Mr. Dehner asked that there should be separate time allotted for the discussion of the Medicaid waiver. Mr. Holland also shared that the MMCOs have done well meeting all their contractual obligations, with the exception of BMC HealthNet becoming licensed by DOI.
- V. **Section 125 Emergency Regulations:** A public hearing on these regulations was held on April 27th and the Connector received around 10 written comments. Mr. Katz went over the main changes that were made to the regulations following this period of public comment. Two of the changes were that employers who offer fully paid benefits to their employees who do not fit into the excluded categories are exempted and Taft Hartleys are excluded. Mr. Katz doesn't expect any more significant changes, but decided to delay the vote in order to get more feedback on some operation concerns.
- VI. **Marketing and Outreach:** Joan Fallon reviewed the marketing and outreach activities of the Connector. Part of this public education campaign is developing corporate partnerships, partnering with civic groups, grassroots outreach, mass mailings, and paid advertising. Since September 2006 Connector staff has presented to 90 different organizations and 32 additional meetings are scheduled through June. Mr. Lord commented on how well received the AIM meetings were. There are also monthly Commonwealth Care meetings with advocates. Ms. Fallon announced that an intensive advertising campaign will launch on May 28th with the goal to drive enrollment to the Connector website and call center. This campaign will include media placements and the development of civic/ corporate partnerships. As the campaign launches there will be further announcement on the outreach and public education program.

Respectfully Submitted,
Kerry Connolly

